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The Market Consideration of the State of the

August 12, 2002

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General Council's Office Federal Election Commission Washington, DC 20463 Attn Kamau Philbert

RE: MUR5103

And the Manual Same

This letter is in response to your letter dated August 6, 2002, addressed to Gerald Youhanaie and Acacia National Mortgage.

As we take this matter seriously, Acacia's loan marketing practices are unrelated to my freedoms to donate money to political candidates. It is true I personally supported the 2002 Secretary of State campaign of Sal DiCiccio for \$110.

I once again reiterate, I nor Acacia was in any way responsible for communications referenced in the original complaints presented by Jasen Hutchinson of the Friends of Susan Bitter Smith organization submitted in 2000.

I respectfully request these complaints be dismissed against Gerald Youhanaie and Acacia National Mortgage.

Sincerely,

Gerald Youhanaie

Acacıa Mortgage Corporation

By: Gerald Youhanaie Its President